This listing of claims will replace all prior versions and listings of the claims in the application:

In the Claims:

1. (Currently amended) A method for providing customer sales information, the method comprising:

a) sending a request for customer sales information associated with a customer from a ~~member~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server;

b) retrieving external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization; and

c) sending the customer sales information from the CSIPC server to the terminal, wherein the customer sales information is based on the external credit rating information.

2. (Original) The method of Claim 1 wherein the terminal is a wireless communication device and the request is sent to the CSIPC server using a wireless signal.

3. (Original) The method of Claim 1 wherein the terminal and the CSIPC server communicate via a public switched telephone network (PSTN).

4. (Original) The method of Claim 1 wherein the terminal and the CSIPC server communicate via the Internet.

5. (Original) The method of Claim 1 wherein the customer sales information is sent from the CSIPC server to the terminal as a textual and/or graphical message.

6. (Original) The method of Claim 5 further comprising displaying the textual and/or graphical message on a display of the terminal.

7. (Original) The method of Claim 1 wherein:

a) the request includes a first customer identifier corresponding to the customer;

b) the method further comprises associating the first customer identifier with a second customer identifier using the CSIPC server; and

c) the step of retrieving the external credit information includes providing the second customer identifier to the ECRA system.

8. (Original) The method of Claim 7 wherein the first customer identifier is a telephone number.

9. (Original) The method of Claim 8 wherein the customer sales information includes the name of the customer.

10. (Original) The method of Claim 1 wherein:

a) the method further comprises retrieving internal customer information associated with the customer by the business organization from a database of the CSIPC server; and

b) the customer sales information is also based on the internal customer information.

11. (Original) The method of Claim 10 wherein the internal customer information includes payment history information.

12. (Original) The method of Claim 10 further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating.

13. (Original) The method of Claim 10 further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term.

14. (Original) The method of Claim 13 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

15. (Original) The method of Claim 1 wherein:

a) the terminal is a wireless communication device and the request is sent to the CSIPC server using a wireless signal;

b) the request includes a telephone number corresponding to the customer;

c) the method further comprises associating the telephone number with a customer identifier using the CSIPC server;

d) the step of retrieving the external credit information includes providing the customer identifier to the ECRA system;

e) the method further comprises retrieving payment history information associated with the customer by the business organization from a database of the CSIPC server; and

f) the customer sales information is also based on the payment history information.

16. (Original) The method of Claim 15 further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating.

17. (Original) The method of Claim 15 further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term.

18. (Original) The method of Claim 17 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

19. (Currently amended) The method of Claim 1, wherein the ~~requester~~ sales representative is a sales representative for a vendor of business directory advertisements, and further comprising offering to sell the customer a business directory advertisement.

20. (Currently amended) The method of Claim 1 including authenticating the ~~member of the business organization~~ sales representative to confirm that the ~~member~~ sales representative is authorized to access the customer sales information.

21. (Currently amended) A method for providing customer sales information, the method comprising:

a) sending a request for customer sales information associated with a customer from a ~~member~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a wireless signal from a wireless communication device that is remote from the CSIPC server;

b) retrieving customer rating information associated with the customer using the CSIPC server; and

c) sending the customer sales information to the wireless communication device from the CSIPC server using a wireless signal, wherein the customer sales information is based on the customer rating information.

22. (Original) The method of Claim 21 wherein the wireless communication device and the CSIPC server communicate via a public switched telephone network (PSTN).

23. (Original) The method of Claim 21 wherein the wireless communication device and the CSIPC server communicate via the Internet.

24. (Currently amended) A method for providing customer sales information, the method comprising:

a) sending a request for customer sales information from a ~~member~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number;

b) retrieving customer rating information associated with the telephone number using the CSIPC server; and

c) sending the customer sales information to the terminal from the CSIPC server, wherein the customer sales information is based on the customer rating information.

25. (Original) The method of Claim 24 wherein the customer sales information includes the name of a customer associated with the telephone number in a database of the CSIPC server.

26. (Currently amended) A method for providing customer sales information, the method comprising:

a) sending a request for customer sales information associated with a customer from a ~~requester~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization;

b) retrieving customer rating information associated with the customer using the CSIPC server; and

c) automatically determining a sales term using the CSIPC server, wherein the sales term is based on the customer rating information; and

d) sending the sales term to the ~~requester~~ sales representative from the CSIPC server;

wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

27. (Cancelled)

28. (Original) The method of Claim 26 wherein the credit rating information includes an external credit rating from an external credit rating agency (ECRA) system.

29. (Original) The method of Claim 26 wherein:

a) the method further comprises retrieving internal customer information associated with the customer by a business organization associated with the CSIPC server from a database of the CSIPC server; and

b) the customer rating information includes the internal customer information.

30. (Original) The method of Claim 29 wherein the internal customer information includes payment history information.

31. (Original) The method of Claim 30 wherein the credit rating information further includes an external credit rating from an external credit rating agency (ECRA) system.

32. (Cancelled)

33. (Cancelled)

34. (Currently amended) A system for providing customer sales information, the system comprising:

a) a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization; and

b) a terminal that is remote from the CSIPC server and operable to send a request for customer sales information associated with a customer from a ~~member~~ sales representative of the business organization to the CSIPC server;

c) wherein the CSIPC server is configured to:

receive the request from the terminal;

retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system, wherein the ECRA system is not associated with the organization; and

send the customer sales information to the terminal, wherein the customer sales information is based on the external credit rating information.

35. (Currently amended) A system providing customer sales information, the system comprising:

a) a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization; and

b) a wireless communication device that is remote from the CSIPC server and operable to send a request for customer sales information associated with a customer from a ~~member~~ sales representative of the business organization to the CSIPC server using a wireless signal;

c) wherein the CSIPC server is configured to:

receive the request from the wireless communication device;

retrieve customer rating information associated with the customer using the CSIPC server; and

send the customer sales information to the wireless communication device using a wireless signal, wherein the customer sales information is based on the customer rating information.

36. (Currently amended) A system for providing customer sales information, the system comprising:

a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization, wherein the CSIPC server is configured to:

receive a request for customer sales information associated with a customer from a ~~member~~ sales representative of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number;

retrieve customer rating information associated with the telephone number; and

send the customer sales information to the terminal, wherein the customer sales information is based on the customer rating information.

37. (Currently amended) A system for providing customer sales information, the system comprising:

a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization, wherein the CSIPC server is configured to:

receive a request from a ~~requester~~ sales representative of the business organization for customer sales information associated with a customer;

retrieve customer rating information associated with the customer;

automatically determine a sales term, wherein the sales term is based on the customer rating information; and

send the sales term to the ~~requester~~ sales representative;

wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

38. (Cancelled)

39. (Currently amended) A computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising:

a) computer readable program code configured to send a request for customer sales information associated with a customer from a ~~member~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server;

b) computer readable program code configured to retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization; and

c) computer readable program code configured to send the customer sales information from the CSIPC server to the terminal, wherein the customer sales information is based on the external credit rating information.

40. (Currently amended) A computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising:

a) computer readable program code configured to send a request for customer sales information associated with a customer from a ~~member~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a wireless signal from a wireless communication device that is remote from the CSIPC server;

b) computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server; and

c) computer readable program code configured to send the customer sales information to the wireless communication device from the CSIPC server using a wireless signal, wherein the customer sales information is based on the customer rating information.

41. (Currently amended) A computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising:

a) computer readable program code configured to receive a request for customer sales information sent from a ~~member~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number;

b) computer readable program code configured to retrieve customer rating information associated with the telephone number using the CSIPC server; and

c) computer readable program code configured to send the customer sales information to the terminal from the CSIPC server, wherein the customer sales information is based on the customer rating information.

42. (Currently amended) A computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising:

a) computer readable program code configured to receive a request for customer sales information associated with a customer sent from a ~~requester~~ sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization;

b) computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server; and

c) computer readable program code configured to automatically determine a sales term using the CSIPC server, wherein the sales term is based on the customer rating information; and

d) computer readable program code configured to send the sales term to the ~~requester~~ sales representative from the CSIPC server;

wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

43. (Cancelled)